

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

In re:

**Marvella Evette Parrish**

S.S. No.: xxx-xx-2822

Mailing Address: PO Box 2336, Oxford, NC 27565-

**Case No. 10-82335**

Debtor.

**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on December 30, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: January 17, 2011

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

John T. Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtor  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

# CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 12/3/10

Lastname-SS#: Parrish-2822

## RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral
Power Purchase		

## SURRENDER COLLATERAL

Creditor Name	Description of Collateral

## ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See †)
Power Purchase			**
			**
			**
			**
			**
			**
			**
			**

## REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

## LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

## STD - SECURED DEBTS w/ FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			

## STD - SECURED DEBTS w/ 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
National Finance		\$1,800	5.00	\$18	\$42.56	2000 Chrysler
Security Finance		\$1,000	5.00	\$10	\$23.65	2000 Chrysler
Anrons		\$441	5.00		\$10.43	Living Room Set
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$3,000
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		\$1,600
State Taxes		\$1,000
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)	Int. %	Payoff Amt
All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED		Amount**
DMI=	None(\$0)	None(\$0)

## PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$164** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **19.48** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

\* Co-sign protect on all debts so designated on the filed schedules.

\*\* = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan\_MD (DeSardi Version 1/12/10) © LOJTO

## Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

## **CERTIFICATE OF SERVICE**

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s Kaelyn McCollum  
Kaelyn McCollum

North Carolina Department of Revenue  
c/o NC Department of Justice  
Post Office Box 629  
Raleigh, NC 27602-0629

US Attorney's Office (ED)\*\*  
310 New Bern Avenue  
Suite 800, Federal Building  
Raleigh, NC 27601-1461

N Amer Cr  
2810 Walker Road  
Chattanooga, TN 37421

Employment Security Commission  
Attn: Benefit Payment Control  
Post Office Box 26504  
Raleigh, NC 27611-6504

500 Fast Cash \*\*  
418 G St SE  
Miami, OK 74354-8210

National Finance Company  
941 West Andrews Avenue, Ste 1  
Henderson, NC 27536

Credit Bureau  
Post Office Box 26140  
Greensboro, NC 27402

Aaron's Sales  
1015 Cobb Place Blvd. NW  
Kennesaw, GA 30156

NC Department of Revenue  
Post Office Box 25000  
Raleigh, NC 27640-0002

NC Child Support  
Centralized Collections  
Post Office Box 900006  
Raleigh, NC 27675-9006

Citifinancial  
300 St. Paul Place  
BSP13A  
Baltimore, MD 21202

Power Purchasing  
c/o SEANC  
1-800-903-0703

Equifax Information Systems LLC  
P.O. Box 740241  
Atlanta, GA 30374-0241

Credit Bureau of Greensboro\*\*  
Post Office Box 26140  
Greensboro, NC 27402-0040

Security Financial Services  
1213 Dabney Drive  
Henderson, NC 27536

Experian  
P.O. Box 2002  
Allen, TX 75013-2002

CSDDUR  
Post Office Box 530  
Durham, NC 27702-0530

State Employees Credit Union \*\*\*  
Attn: Bankruptcy Department  
Attn: Managing Agent  
PO Box 25279  
Raleigh, NC 27611

Trans Union Corporation  
P.O. Box 2000  
Crum Lynne, PA 19022-2000

Embarq\*\*  
Post Office Box 7086  
London, KY 40742-7086

Suntrust Bank Bankruptcy Division  
P.O.Box  
Richmond, VA 23286-9072

ChexSystems  
Attn: Consumer Relations  
7805 Hudson Road, Ste. 100  
Woodbury, MN 55125

Granville County Tax Collector  
Post Office Box 219  
Oxford, NC 27565-0219

The Law Offices of John T. Orci  
6616-203 Six Forks Road  
Raleigh, NC 27615

Internal Revenue Service (ED)\*\*  
Post Office Box 7346  
Philadelphia, PA 19101-7346

Internal Revenue Service (MD)\*\*  
Post Office Box 7346  
Philadelphia, PA 19101-7346

United Emergency Services  
P.O. Box 60463  
Charlotte, NC 28260-0463

US Attorney's Office (MD)\*\*  
Middle District  
Post Office Box 1858  
Greensboro, NC 27502-1858

US Fast Cash  
198 S. Eight Tribe Trail  
Post Office Box 111  
Miami, OK 74355

Waste Mgmt  
7171 Mercy Road  
Omaha, NE 68106